

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Jamie J. Atwood  
Tammy J. Atwood  
Debtors

Case No. 17-05070-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: karendavi  
Form ID: pdf002

Page 1 of 2  
Total Noticed: 26

Date Rcvd: Jan 29, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 31, 2018.

db/jdb  
5000764 +Jamie J. Atwood, Tammy J. Atwood, 100 Frost Road, Gardners, PA 17324-9019  
5000765 +Acc Adv Agnc, 510 N Park Rd, Wyomissing, PA 19610-2941  
5000766 +Adams Diagnostic Imaging, 20 Expedition Trail, Suite 102, Gettysburg, PA 17325-8599  
5000767 +Advanced Disposal, Shippensburg LC, 135 Vaughn Road, Shippensburg, PA 17257-9727  
5000767 +Bureau of Account Management, 3607 Rosemont Ave Ste 502, Po Box 8875,  
Camp Hill, PA 17001-8875  
5000769 Bureau of Collections & Taxpayer S, PO Box 281210, Harrisburg, PA 17128-1210  
5005736 +CARLISLE MEDICAL GROUP LLC C/O PASI, PO BOX 188, BRENTWOOD, TN 37024-0188  
5000770 +Caine & Weiner, 12005 Ford Road, Dallas, TX 75234-7262  
5000772 +Commercial Acceptance, 2300 Gettysburg Rd, Camp Hill, PA 17011-7303  
5009684 +Cumberland County Tax Bureau, 21 Waterford Drive Suite 201, Mechanicsburg, PA 17050-8268  
5000774 +Cumberland Tax Collection Bureau, 21 Waterford Dr #201, Mechanicsburg, PA 17050-8268  
5000776 +Eos Cca, 700 Longwater Dr, Norwell, MA 02061-1624  
5000777 +Geico, One GEICO Plaza, Washington, DC 20076-0005  
5000778 +Lou Spivack, P.C., 5447 E. 5th Street, Suite 205, Tucson, AZ 85711-2346  
5000780 MetEd, PO BOX 3687, Akron, OH 44309-3687  
5000800 Peerless Credit Services, Inc, PO Box 518, Middletown, PA 17057-0518  
5000801 Professional Account Services, Inc., PO Box 188, Brentwood, TN 37024-0188  
5000802 +Receivable Management, 240 Emery St, Bethlehem, PA 18015-1980  
5000803 Snap-On Credit LLC, P.O. Box 1125, Libertyville, IL 60048-4125

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

5000771 E-mail/Text: bmg.bankruptcy@centurylink.com Jan 29 2018 19:27:44 Century Link,  
PO Box 1319, Charlotte, NC 28201-1319  
5000775 +E-mail/Text: bankruptcynotices@dcicollect.com Jan 29 2018 19:28:00  
Diversified Consultants, Inc., Diversified Consultants, Inc., Po Box 551268,  
Jacksonville, FL 32255-1268  
5000779 E-mail/Text: camanagement@mtb.com Jan 29 2018 19:27:24 M & T Bank, Po Box 844,  
Buffalo, NY 14240  
5000781 +E-mail/Text: Bankruptcies@nragroup.com Jan 29 2018 19:28:12 National Recovery Agency,  
2491 Paxton St, Harrisburg, PA 17111-1036  
5000782 +E-mail/Text: bknotice@prgmail.com Jan 29 2018 19:27:38 Paragon Revenue Group,  
216 Le Phillip Ct Ne, Concord, NC 28025-2954  
5002324 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 29 2018 19:27:34  
Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,  
Harrisburg, PA 17128-0946  
5000804 +E-mail/Text: bankruptcy@sw-credit.com Jan 29 2018 19:27:38 Southwest Credit Systems,  
4120 International Parkway Ste 1100, Carrollton, TX 75007-1958

TOTAL: 7

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

5000768\* +Bureau of Account Management, 3607 Rosemont Ave Ste 502, Po Box 8875,  
Camp Hill, PA 17001-8875  
5000773\* +Commercial Acceptance, 2300 Gettysburg Rd, Camp Hill, PA 17011-7303  
5000783\* +Paragon Revenue Group, 216 Le Phillip Ct Ne, Concord, NC 28025-2954  
5000784\* +Paragon Revenue Group, 216 Le Phillip Ct Ne, Concord, NC 28025-2954  
5000785\* +Paragon Revenue Group, 216 Le Phillip Ct Ne, Concord, NC 28025-2954  
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5000789\* +Paragon Revenue Group, 216 Le Phillip Ct Ne, Concord, NC 28025-2954  
5000790\* +Paragon Revenue Group, 216 Le Phillip Ct Ne, Concord, NC 28025-2954  
5000791\* +Paragon Revenue Group, 216 Le Phillip Ct Ne, Concord, NC 28025-2954  
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5000798\* +Paragon Revenue Group, 216 Le Phillip Ct Ne, Concord, NC 28025-2954  
5000799\* +Paragon Revenue Group, 216 Le Phillip Ct Ne, Concord, NC 28025-2954

TOTALS: 0, \* 19, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 31, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 29, 2018 at the address(es) listed below:

Charles J DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com  
James Warmbrodt on behalf of Creditor M&T Bank bkgroup@kmlawgroup.com  
Stephen Wade Parker on behalf of Debtor 1 Jamie J. Atwood Mooneybkecf@gmail.com,  
wade@swparkerlaw.com;r61895@notify.bestcase.com  
Stephen Wade Parker on behalf of Debtor 2 Tammy J. Atwood Mooneybkecf@gmail.com,  
wade@swparkerlaw.com;r61895@notify.bestcase.com  
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 5

**LOCAL BANKRUPTCY FORM 3015-1****IN THE UNITED STATES BANKRUPTCY COURT****FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

IN RE:

**Jamie J. Atwood  
Tammy J. Atwood**

CHAPTER 13

CASE NO. \_\_\_\_\_

☒ ORIGINAL PLAN☐ AMENDED AMENDED PLAN (Indicate 1ST, 2ND, 3RD, etc.)☐ Number of Motions to Avoid Liens☐ Number of Motions to Value Collateral**CHAPTER 13 PLAN****NOTICES**

Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked or if neither box is checked, the provision will be ineffective if set out later in the plan.

- |   |                                                                                                                                                                                          |                                   |                                                  |
|---|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------|--------------------------------------------------|
| 1 | The plan contains nonstandard provisions, set out in § 10, which are not included in the standard plan as approved by the U.S. Bankruptcy Court for the Middle District of Pennsylvania. | <input type="checkbox"/> Included | <input checked="" type="checkbox"/> Not Included |
| 2 | The plan contains a limit on the amount of a secured claim, set out in § 2.E, which may result in a partial payment or no payment at all to the secured creditor.                        | <input type="checkbox"/> Included | <input checked="" type="checkbox"/> Not Included |
| 3 | The plan avoids a judicial lien or nonpossessory, nonpurchase-money security interest, set out in § 2.G.                                                                                 | <input type="checkbox"/> Included | <input checked="" type="checkbox"/> Not Included |

**YOUR RIGHTS WILL BE AFFECTED**

READ THIS PLAN CAREFULLY. If you oppose any provision of this plan, you must file a timely written objection. This plan may be confirmed and become binding on you without further notice or hearing unless a written objection is filed before the deadline stated on the Notice issued in connection with the filing of the plan.

**1. PLAN FUNDING AND LENGTH OF PLAN****A. Plan Payments From Future Income**

1. To date, the Debtor paid \$ 0.00 (enter \$0 if no payments have been made to the Trustee to date). Debtor shall pay to the Trustee for the remaining term of the plan the following payments. If applicable, in addition to monthly plan payments, Debtor shall make conduit payments through the Trustee as set forth below. The total base plan is \$15,000.00, plus other payments and property stated in § 1B below:

Start mm/yy	End mm/yy	Plan Payment	Estimated Conduit Payment		Total Payment
01/18	12/22	250.00	0.00	250.00	15,000.00
				Total Payments:	\$15,000.00

2. If the plan provides for conduit mortgage payments, and the mortgagee notifies the Trustee that a different payment is due, the Trustee shall notify the Debtor and any attorney for the Debtor, in writing, to adjust the conduit payments and the plan funding. Debtor must pay all post-petition mortgage payments that come due before the initiation of conduit mortgage payments.

3. Debtor shall ensure that any wage attachments are adjusted when necessary to conform to the terms of the plan.

4. CHECK ONE: ☒ Debtor is at or under median income

Debtor(s) shall take appropriate action to ensure that all applicable wage attachments are adjusted to conform to the terms of the plan. ***Debtor has applied for full time employment. Debtor will within 30 days of becoming employed, file amended schedules I & J, along with an Amended Chapter 13 plan if an Amended Plan is necessary. If this line is checked, the rest of § 1.A.4 need not be completed or reproduced.***

**B. Additional Plan Funding From Liquidation of Assets/Other**

1. The Debtor estimates that the liquidation value of this estate is **\$0.00**. (Liquidation value is calculated as the value of all non-exempt assets after the deduction of valid liens and encumbrances and before the deduction of Trustee fees and priority claims.)

*Check one of the following two lines.*

☒ No assets will be liquidated. If this line is checked, the rest of § 1.B need not be completed or reproduced.

☐ Certain assets will be liquidated as follows:

2. In addition to the above specified plan payments, Debtor shall dedicate to the plan proceeds in the estimated amount of \$\_\_ from the sale of property known and designated as \_\_. All sales shall be completed by \_\_. If the property does not sell by the date specified, then the disposition of the property shall be as follows:

3. Other payments from any source(s) (describe specifically) shall be paid to the Trustee as follows:

**2. SECURED CLAIMS.**

**A. Pre-Confirmation Distributions. Check one.**

☒ None. If "None" is checked, the rest of § 2.A need not be completed or reproduced.

**B. Mortgages (Including Claims Secured by Debtor's Principal Residence) and Other Direct Payments by Debtor. Check one.**

☐ None. If "None" is checked, the rest of § 2.B need not be completed or reproduced.

☒ Payments will be made by the Debtor directly to the creditor according to the original contract terms, and without modification of those terms unless otherwise agreed to by the contracting parties. All liens survive the plan if not avoided or paid in full under the plan.

Name of Creditor	Description of Collateral	Last Four Digits of Account Number
M & T Bank	100 Frost Road Gardners, PA 17324 Cumberland County	7380009701244

**C. Arrears (Including, but not limited to, claims secured by Debtor's principal residence). Check one.**

☐ None. If "None" is checked, the rest of § 2.C need not be completed or reproduced.

☒ The Trustee shall distribute to each creditor set forth below the amount of arrearages in the allowed proof of claim. If post-petition arrears are not itemized in an allowed claim, they shall be paid in the amount stated below. Unless otherwise ordered, if relief from the automatic stay is granted as to any collateral listed in this section, all payments to the creditor as to that collateral shall cease, and the claim will no longer be provided for under § 1322(b)(5) of the Bankruptcy Code:

Name of Creditor	Description of Collateral	Estimated Pre-petition Arrears to be Cured	Estimated Post-petition Arrears to be Cured	Estimated Total to be paid in plan
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Name of Creditor	Description of Collateral	Estimated Pre-petition Arrears to be Cured	Estimated Post-petition Arrears to be Cured	Estimated Total to be paid in plan
M & T Bank	100 Frost Road Gardners, PA 17324 Cumberland County	\$8,000.00	\$1670..00	\$9670.00

**D. Other secured claims (conduit payments and claims for which a § 506 valuation is not applicable, etc.)**

☒ None. If "None" is checked, the rest of § 2.D need not be completed or reproduced.

**E. Secured claims for which a § 506 valuation is applicable. Check one.**

☒ None. If "None" is checked, the rest of § 2.E need not be completed or reproduced.

**F. Surrender of Collateral. Check one.**

☒ None. If "None" is checked, the rest of § 2.F need not be completed or reproduced.

**G. Lien Avoidance. Do not use for mortgages or for statutory liens, such as tax liens. Check one.**

☒ None. If "None" is checked, the rest of § 2.G need not be completed or reproduced.

**3. PRIORITY CLAIMS.**

**A. Administrative Claims**

1. Trustee's Fees. Percentage fees payable to the Trustee will be paid at the rate fixed by the United States Trustee.

2. Attorney's fees. Complete only one of the following options:

☒ In addition to the retainer of \$ 60.00 already paid by the Debtor, the amount of \$ 3,940.00 in the plan. This represents the unpaid balance of the presumptively reasonable fee specified in L.B.R. 2016-2(c).

☐ \$\_\_\_\_\_ per hour, with the hourly rate to be adjusted in accordance with the terms of the written fee agreement between the Debtor and the attorney. Payment of such lodestar compensation shall require a separate fee application with the compensation approved by the Court pursuant to L.B.R. 2016-2(b).

3. Other. Other administrative claims not included in §§ 3.A.1 or 3.A.2 above.

*Check one of the following two lines.*

☒ None. If "None" is checked, the rest of § 3.A.3 need not be completed or reproduced.

**B. Priority Claims (including, but not limited to, Domestic Support Obligations other than those treated in § 3.C below). Check one of the following two lines.**

☐ None. If "None" is checked, the rest of § 3.B need not be completed or reproduced.

☒ Allowed unsecured claims, including domestic support obligations, entitled to priority under § 1322(a) will be paid in full unless modified under § 10.

Name of Creditor	Estimated Total Payment
Bureau of Collecctions & Taxpayer S	\$253.83
Cumberland Tax Collection Bureau	\$unkown

**C. Domestic Support Obligations assigned to or owed to a governmental unit under 11 U.S.C. §507(a)(1)(B). Check one of the following two lines.**

☒ None. If "None" is checked, the rest of § 3.C need not be completed or reproduced.

**4. UNSECURED CLAIMS**

**A. Claims of Unsecured Nonpriority Creditors Specially Classified.**

Check one of the following two lines.

☒ None. If "None" is checked, the rest of § 4.A need not be completed or reproduced.

**B. Remaining allowed unsecured claims will receive a pro-rata distribution of funds remaining after payment of other classes.**

**5. EXECUTORY CONTRACTS AND UNEXPIRED LEASES. Check one of the following two lines.**

☒ None. If "None" is checked, the rest of § 5 need not be completed or reproduced.

**6. VESTING OF PROPERTY OF THE ESTATE.**

**Property of the estate will vest in the Debtor upon**

Check the applicable line:

- ☒ plan confirmation.  
☐ entry of discharge.  
☐ closing of case:

**7. DISCHARGE: (Check one)**

☒ The debtor will seek a discharge pursuant to § 1328(a).

☐ The debtor is not eligible for a discharge because the debtor has previously received a discharge described in § 1328(f).

**8. STUDENT LOANS.**

The Debtor does not seek to discharge any student loans, with the exception of the following: \_\_\_\_\_

**9. ORDER OF DISTRIBUTION:**

If a pre-petition creditor files a secured, priority or specially classified claim after the bar date, the Trustee will treat the claim as allowed, subject to objection by the Debtor.

Payments from the plan will be made by the Trustee in the following order:

Level 1: \_\_\_\_\_  
Level 2: \_\_\_\_\_  
Level 3: \_\_\_\_\_  
Level 4: \_\_\_\_\_  
Level 5: \_\_\_\_\_  
Level 6: \_\_\_\_\_  
Level 7: \_\_\_\_\_  
Level 8: \_\_\_\_\_

If the above Levels are not filled-in, then the order of distribution of plan payments will be determined by the Trustee using the following as a guide:

Level 1: Adequate protection payments.  
Level 2: Debtor's attorney's fees.  
Level 3: Domestic Support Obligations.  
Level 4: Priority claims, pro rata.  
Level 5: Secured claims, pro rata.  
Level 6: Specially classified unsecured claims.  
Level 7: Timely general unsecured claims.  
Level 8: Untimely filed general unsecured claims to which the Debtor has not objected.

**10. NONSTANDARD PLAN PROVISIONS**

**Include the additional provisions below or on an attachment. Any nonstandard provision placed elsewhere in the plan is void. (NOTE: The plan and any attachment must be filed as one document, not as a plan and exhibit.)**

Dated: December 8, 2017

/s/ Stephen Wade Parker  
**Stephen Wade Parker 315606**  
Attorney for Debtor

/s/ Jamie J. Atwood  
**Jamie J. Atwood**  
Debtor

/s/ Tammy J. Atwood  
**Tammy J. Atwood**  
Joint Debtor

By filing this document, the debtor, if not represented by an attorney, or the Attorney for Debtor also certifies that this plan contains no nonstandard provisions other than those set out in § 10.